

member of this body. I introduced it for him. Senator Murphy has implied that there was something sinister about the fact that the committee killed the bill and then the bill was reconsidered and the bill was reported to the floor of the Legislature. Now I'm not an old hand in this body, not much longer than Senator Murphy, but I want to tell him that this is not the first bill that has died in committee and which some hard-working Senator has breathed life into again. It will not be the last. I think that perhaps while the Independent Bankers who lobbied vigorously against this bill when I was the only proponent and at a time when I had no support or had no lobbyists to help me. At a time when I stood alone before the Banking Committee, at a time when I took the full load for the bill, the Independent Bankers were massed, let's see 207 strong according to the poll they took against me. Had they not perhaps celebrated prematurely, danced on the corpse of LB 312 the night it was killed in committee, had they considered it a little more fully, the bill might not have been so promptly reconsidered by the committee. Now Senator Murphy has said that the poll taken by the bankers was opposed to LB 312. What he did not say, what he did not say was that in the poll 207 bankers voted no, 173 voted in support of the bill, 52 banks did not even bother to vote. Members of the Legislature, I suggest that a minority, a minority of the banks in this State are opposed to this legislation. I think it is a fair statement to say that had those 52 banks felt strongly enough about this bill they would most certainly have voted no. The fact is, they did not feel strongly enough about it to even bother to invest an 8¢ stamp and a letter to record their opposition to the bill. The statement has been made repeatedly, time and time again, that the independent bankers want to have some time to moderate, to arbitrate, to come forth with a new bill. Mr. President, members of this Legislature, I have visited with a number of those independent bankers and I frankly will tell you on this floor here today and as Senator Carpenter has said, I will not lie to you but I would not believe them if they said good morning because they have no intention of ever becoming before this body with a bill to provide for an additional teller facility. Now I have in my own district a number of small independent banks. Some of them do not support the bill. None of them viciously oppose the bill. I would say, Senator Murphy has chastised some of the proponents of the bill and justifiably so. Perhaps where lobbying tactics were used. We have seen that happen before in other areas. But I would suggest to you that if you were to read some of the mail, if you would have received some of the phone calls that I received from the professional people, the independent bankers, you would find these gentlemen not to be gentlemen when they oppose this bill. They have used very poor taste, they have lobbied viciously, vigorously and I consider it unfairly against the bill which does not in any way effect them. In my district, for example, I have many small towns and many small banks. Most of them do not have even one additional teller facility. They would certainly never have need for a second. Therefore, I ask you why, why should those banks be so inclined to vigorously oppose and condemn those other banking institutions which have the need for that facility? I have said before, other businesses are allowed to grow, develop to serve the needs of the community. Why not a bank? Why should the bank be limited in its capacity to serve? During the committee hearing testimony was offered by one of the opponents of this bill and I have the testimony

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(Begin Belt #20)

here before me, indicating to the extent the size of the average loan in Nebraska has increased in the last 20 or 25 years. Now I suggest as a farmer the average volume, the average loan